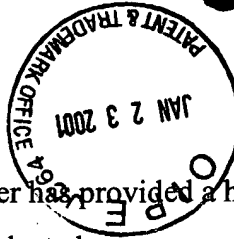


Amy Haugen  
Kevin Rowney  
Application No.: 09/637,387  
Page 5

PATENT



4 database indicates that the selected consumer has provided a high level of authentication then  
5 the authentication level required from the selected consumer will be determined to be a low  
6 level of authentication.

REMARKS

Prior to the Examination of the above referenced Application, please cancel claims 1-2 and add new claims 3-15. Therefore, upon entry of this preliminary amendment, claims 3-15 will be pending in the present application. Claims 3-15 are fully supported in the Specification and have been added to more clearly claim the invention. No new matter is added by way of this preliminary amendment.

CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 415-576-0200.

Respectfully submitted,

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